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ABSTRACT

Questions raised by previous research on poverty, addressing the comparative trends in black and white family stability, and the cumulative nature of poverty linked characteristics are studied here. In addressing critical issues resulting from previous research, this study further elucidates the concepts of marital and family stability, uses the family system as the unit of analysis, uses within-group comparisons to supplement information on between group comparisons, examines correlates of stability and dependency independently, and investigates the interactive processes among major effectors. Results are organized around two topics: (1) an analysis of the interrelationship of three of the more critical indicators--family stability, marital stability, and family economic dependence--and (2) a comparative analysis of a number of predictor variables on four district criteria variables: family dependency in terms of adult earnings, family dependency in terms of gross income, average weeks per year worked by family head, and average weeks per year that family receives public assistance. Findings dramatize the fact that economic dependency is not a simple predictable outcome from what happens to one particular type of family due to some single family characteristic or event.

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FAMILY LINKED CHARACTERISTICS OF POVERTY

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FAMILY LINKED CHARACTERISTICS OF POVERTY*

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INTRODUCTION

A substantial amount of research has been directed toward the problem of poverty in contemporary American society. There are at least two major foci of such research. The first is the question of "Why?" Why does extreme poverty persist in a relatively affluent society? This question was raised initially at the very height of black demands for civil rights, and, to a large extent, the poverty sector came to be defined as black. Subsequently the question of "Why are a larger proportion of blacks than whites characterized by poverty?" received its most publicized answer via the "Moynihan Report" (1965). The report was interpreted by a number of writers as implying that if the "weaknesses" of the father-absent Black family could be "corrected" then the "Negro problem" in America would be solved (Rainwater and Yancey, 1967). In response to Moynihan's conclusions a quantity of research proposals were framed around investigations of black-white differences in "family stability." Policy implications from these studies had to do with whether or not a change in family structural variables

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could equalize blacks with whites on other socioeconomic factors.

A second major direction of research on poverty turned from the question of why there is poverty, with its related black-white comparative design, to the question of "What are the characteristics of the poor?" Here the research designs emphasized interassociations of poverty linked characteristics. A primary aim was to predict what characteristics and what combinations of characteristics appear to make a person poor. According to the rationale behind this question, if factors which determine income are subject to change, then the raising of substandard incomes through public policy appears possible.

The present study builds upon both of the above general approaches to research on poverty. In particular we address questions raised by Farley and Hermalin (1971) on the comparative trends in black and white family stability, and also by Morgan, et al. (1962) and Ornati (1966) in their analyses of the cumulative nature of poverty linked characteristics.

Findings from these previous studies underscored a number of critical issues which our research was designed to address. (1) With regard to conceptualization, the concepts of marital and family stability required further explication. (2) With regard to sampling, the use of the family system as the unit of analysis would bridge the gap between studies that concentrated on individuals and studies that compared societal subsamples. Furthermore, within-group comparisons, of families with similar low-income status, would provide unique information relative to the previous between-group, total population comparisons. In particular, rather than raising the question of prediction of differential characteristics which make a person (or group) poor, we could ask: given the fact that certain families are poor, do they

constitute a homogeneous sample or do differential characteristics remain? Also, in the sampling design, the inclusion of female as well as male heads of families would allow us to elaborate on the question of the association of family stability and life chances. (3) With regard to analytic procedure, in addition to examining correlates of stability and dependency independently, new insights could be gained by investigating the interactive processes among major effectors.

The results presented here are organized around two topics. First, we analyze the interrelationship of three of our more critical indicators: family stability; marital stability and family economic dependency. Second, we report comparative analyses of a number of predictor variables on four distinct criteria variables: family dependency in terms of adult earnings; family dependency in terms of gross income; average weeks worked per year by the family head; and, average weeks per year that the family has received public assistance.

METHOD

The method used for analyzing the data is Morgan and Sonquist's (1964) Automatic Interaction Detector (AID) computer program. AID is a multivariate data-analysis strategy involving a repeated one-way analysis of variance format. From among a set of categorized predictors, the AID program selects, in a step-wise fashion, the predictor which is able to explain the greatest amount of variance in (or to cause the greatest reduction in the error sum of squares of) the criterion, or dependent, variable. Results enable one to determine both: (1) the rank-order of predictor variables in terms of ability to explain variance in the criterion; and (2) the form of the relationship among the predictors as the latter relate to the criterion.

The second point underscores the versatility of the AID strategy, particularly as related to survey studies such as the present one. That is, the following problems can be addressed, if not always solved, by the AID program: measurement that is both continuous and noncontinuous (i.e., although predictors must be categorized, they may be measured at the nominal, ordinal or interval levels); nonlinearities in many of the relationships (both between predictors and criterion as well as among predictors); intercorrelations among predictors; and interaction effects. Given the heterogeneous nature of the present sample (in terms of race, sex, marital status, health status, urbanness, region of country, and so forth), the possibility of statistical interactions among the predictor variables was anticipated from the first. That such an expectation was justified is indicated by the results of the data analysis.

The statistical measure from the AID program used to rank order the predictor variables is the partial beta coefficient (β^2). This coefficient indicates the proportion of total variance in the criterion variable which each predictor is able to explain. Beta-squared in AID may be interpreted as approximate counterparts to "multiple partials" (or squared multiple partial correlation coefficients) in least-squares regression analysis. The partial beta coefficients (β^2) in AID sum to R^2 (or the total sum of squares explained), which has the same interpretation for AID as for other regression and variance analytic procedures.

DATA

The data for this study were gathered between December, 1969, and July, 1970, as part of a large-scale evaluation of the longitudinal effects of Vocational Rehabilitation for public assistance clients. Personal interviews, lasting approximately one hour, were conducted with subjects who

had been clients of the project two to seven years previously. The central aims of the study were to determine the consequences of project participation on the economic functioning and social psychology of the clients and on the "stability" of the clients' families. An attempt was made to locate and interview 1,411 persons in seven counties of four states (Arkansas, Florida, West Virginia, and New Jersey). Interviews were completed with 861 subjects (or 61 percent of the target group), from which 561 were selected for the present analysis. Criteria for inclusion in this study were: (1) client was currently or previously married; and (2) client had at least one child 18 years of age or under at the time of the interview. These criteria in effect removed nonfamilies and families with a never-married head from the analysis. Of the 561 subjects included, 340 were currently married and 221 were either divorced, separated or widowed.

DESCRIPTION OF VARIABLES

Criterion Variables

The criterion variable of primary interest is the earned income/dependency ratio (earnings-ratio) for each family.¹ This variable is based on the total amount of income earned by one or both spouses (i.e., if two are employed) during calendar - year 1970.² This earnings total is standardized for family size, based on the Social Security Administration's poverty-level standards for families of various sizes. In 1970, this ranged from approximately \$2,000 for a family of one or two to 6,650 for a family of

¹ Annual earnings for families in our sample during calendar year 1970 are estimated rather than actual. Based on income data for the family at the time of the interview, estimates for a twelve-month period were derived.

² Footnote 2 appears on page 7

seven or eight (cf. Miller, 1971). Thus, depending on the total number of family members living in the home at the time of the interview, the poverty standard for that size of family was divided into the family's total earnings for the year. The resulting ratio, called our earnings - ratio, reflects each family's relative "location" as regards the poverty standard for families of its size. A score of 1.0 or greater indicates that a family is at or above the poverty standard and a score of less than 1.0, below the poverty standard. For the present sample, families range from a low of .00 (which characterizes 49 per cent of our families) to a high of 3.8. The mean earnings-ratio is .47 (with a standard deviation of .61), but the median is .15 (or only fifteen percent of the standard). Only sixteen percent (N=91) have earnings which place them at or above the poverty standard.

A second criterion - variable, similar to earnings - ratio, is the gross income/dependency ratio for each family. The difference between this gross- and the earnings-ratio income-ratio/is that the former is based on all sources of family income for the 1970 calendar year. These sources include earnings, welfare payments, social security or pension payments, money received from relatives, and so forth. Values on the gross-income ratio ranged, like on earnings-ratio, from 0.00 to 3.80. However, the mean is higher, 0.07 (with a standard deviation of 0.52), as is the median, .58. Taking into account income from any and all sources, still only twenty percent (N = 112) of our 561 families have high enough incomes to meet or exceed the poverty level, while fully eighteen percent (N = 101) have one-quarter or less of the income they need to meet the poverty standard.

Average number of weeks/year head of household employed. A third criterion is the mean number of full-time-equivalent weeks per year during

which the household head worked for pay between case closure by Vocational Rehabilitation (VR) and the time of the interview. ^{2a.} Married women who were not heads of their households were excluded from the analysis when this criterion was used. Thus, our total number of families reduces from 561 to 470 when "weeks worked" is the criterion.

Average number of weeks/year family received public assistance. The fourth and final criterion variable is mean number of weeks per year during which the family received welfare payments from January 1, 1963 through July 31, 1969. These data were secured from a search of agency records. We were unable to locate records for 73 of the families; thus when "weeks on welfare" is the criterion, our sample size is reduced to 488 cases.

Predictor Variables

Table 1 shows the twelve predictor variables for the present study along with the categories of each predictor and the number of cases in each category.

RESULTS

Marital/Family Stability

Prior research, as noted in our introduction, consistently underscores the impact of marital status on family income. Generalizations based on this association, however, display several weaknesses. The indicators of marital and family "stability" have been frequently confounded, and measures of

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A goal of the research project was to evaluate employment patterns following case-closure by VR. The length of time since closure ranged from a minimum of two years for some clients to a maximum of seven for others. The median lapse of time was 3.4 years. Thus, this variable covers a longer time-period for some respondents than for others

2a. "Full-time equivalent" weeks means that part-time work was converted to a full-time equivalent based on 35 hours (or more) per week.

TABLE 1.--PREDICTOR VARIABLES IN THE ANALYSIS

Variable Name	Values/Categories (Number of Cases)
Marital Status	Married to first spouse (223), re-married (117), widowed (38), separated (90), divorced (93)
Race	White (341), Black (220)
Sex of family - head	Male (284), Female (277)
Severity of disability of family head	Very severe (217), fairly severe (156), no disability or not severe (188)
Number of children 18 and under	One (134), two (77), three-four (130), five (62), six or more (75)
Median age of children	Less than age six (135), 6-12 (136), 13-17 (123), 18 or over (167)
Family intactness (re. minor children living in the home)	None of respondent's children living in the home (75), some of respondent's children living in home (142), all in home (256), more children than respondent has ever had living in home (88)
Occupational status of family head	Service: census scores 01-10 (211), unskilled: census scores 11-20 (98), semi-skilled: census scores 21-40 (157), skilled: census scores 41-99 (95)
Current employment status of family head	Is not working and is not looking for work (152), is not working but is looking for work (129), is currently employed (280)
Employment index (combines employment and occupational status)	Employed, semi-skilled or skilled occupation (69), employed, unskilled (98), employed, service (113), unemployed (281)

TABLE 1.--Continued

Variable Name	Values/Categories (Number of Cases)
Number of adults in family who are employed	Two are employed (62), one or none is employed (313)
Family type	Two-parent, both spouses employed (62); two-parent, male only employed (76); two-parent, female only employed (41); one parent, male employed (9); one-parent, female employed (71); two-parent, neither employed (126); one-parent, male unemployed (16); one-parent, female unemployed (91)

so called "family" income have often relied only on earnings of the family head unadjusted for family size. In this section we not only attempt to deal with the measurement problem but also to recognize explicitly the problematic nature of time order among the three variables of marital stability, family stability, and family income.

To measure various levels of family economic dependence-independence, we employed the total family earned income per annum, standardized by family size (termed E-ratio in our analyses). In contrast to the similar gross-income ratio (G-ratio) the earnings ratio removes whatever "advantage" that might accrue from public assistance, social security, insurance, or other sources of income.

The measure of family stability was likewise designed as a ratio in terms of family "intactness." A minimum, albeit crucial, criterion of maintaining a family system is that of keeping the children with at least one of their natural parents. The ratio of family intactness ranges from 0.00 (none of the children, are in the home) to 1.00 (all are in the home) to above 1.00 which indicates the presence of multi-family households. The variable is also categorized as shown in Table 1.

Marital stability was, at this point, measured in terms of the five category ranking presented in Table 1. We have a relatively good dispersion of marital types with 221 families headed by a single parent and 340 two-parent families. Our single largest category, contrary to the welfare family stereotype, is the currently married and living with first spouse (around 40 percent of the sample).

Since the causal time order among these three variables has not yet been established, our methodological approach was to examine various configurations of the three indicators as we allowed each to act as dependent upon the

other two (i.e., three sequential AID analyses). Results are summarized below.

Income

First, with the earnings-ratio as the dependent variable, the conditioning or specifying nature of the marital status variable is evident ($R^2 = 0.044$). Family intactness is associated with family earnings only under certain conditions of marital status, i.e., only for two parent (currently married) families.

Family Stability

When family intactness is taken as the dependent variable ($R^2 = 0.060$), we can observe the cumulative "advantages" with regard to keeping dependents in the home: a two-parent family, husband married to initial spouse, and at least some job-earned income. Here the evidence is more clear that earnings have little association with family intactness for the one-parent families. More specifically, when we look at families with "no earned income," there is little difference between the married (two-parent) and not married (one-parent) with regard to keeping children in the home. However, as income rises, there is a positive association for two-parent families between earnings and intactness; i.e., increased ability to support all of the children in the home. This association is not evident for the one-parent families. In other words, for these female-headed (only 25 of the 221 one-parent families are male-headed) families the proportion of their children living with them is not reduced because they have no earnings nor is it increased because they have some earnings. The lack of an association, between the earnings-ratio and family intactness, indicates that they simply do what they can: some by means of welfare assistance, some by way of service-type, intermittent job earnings; neither better-off nor much worse-off than the other.

Marital Stability

Turning last to marital stability as the dependent variable, the AID analysis with family dependency and family stability resulted in an $R^2 = 0.093$. The lack of a strong effect of income on marital intactness is at variance with the proposition that low-income causes marital/family instability. Our data suggest that family structure (family stability) moderates the influence of income on marital stability.³ Alternative interpretations appear largely due to whether the research focus is upon inputs or outputs of this sequence. Former researchers have taken what we consider here as a family output (earned income), which is at a certain level by means of a family process, and assumed that it causes differences in marital/family structure. In other words they used income to predict variations in marital/family breakup. In terms of our interests, however, the more pertinent question appears to be: "What are the consequences of a given marital/family structure on the economic solvency of the household?" In essence, we see structure as influencing family output; others have seen output as causing the structure.

In sum, these initial analyses of economic dependency and indicators of marital/family stability alerted us first, to the interactive processes

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The rank order of groups (earning-ratio and family intactness), in terms of proportion married ($\bar{Y}$), within the group, is as follows (from high to low proportion married): 1) those with poverty level or above earned income and all of their children living with them ($\bar{Y} = .75$, $N = 210$); 2) those with poverty level or above earned income and none of their children in the home ($\bar{Y} = .70$, $N = 27$); 3) those with no earned income and some children in the home ($\bar{Y} = .60$, $N = 188$); 4) those with below poverty level income and all children living with them plus some form of multiple family living ($\bar{Y} = .37$, $N = 136$). Again, this decidedly nonlinear association of marital status and family composition appears to support our interpretation of marital status as a conditional variable.

among these variables, and second, to the multidimensionality of the marital status variable. Thus as we turn, in the following section, to a broader analysis that includes the three variables just discussed as well as additional covariates, we take into account the fact that at least two dimensions are involved in the marital status variable that have direct but opposite effects on economic dependency per se. First, the "currently married" category includes the possibility of a large cumulative advantage for these respondents: that of two rather than one family member bringing home job earnings. Second, the "not currently married" category indicates an outcome with the greatest possible disadvantage for those with tenuous economic standing to begin with: that of a female who is responsible for raising a large number of children. We continue, in the remainder of the paper, to keep our analytic focus on the variable of family intactness plus what we now take as two additional "marital status" variables: number of adults currently employed; and, sex of family head.

Allowing both earnings and gross income ratios to act as criteria, in the following section, we introduce the six major predictor variables utilized to further explicate family economic dependency. Specifically, we are able to report, in relation to other contingences, both the economic advantages of two adult wage earners and the economic constrictions of female-headed families. Subsequently, taking as analytic criteria the more longitudinal measures of first, average weeks worked per year, and, last, average weeks on public assistance per year, we are able to gain additional insights on the interrelationship of family intactness and sex of family head.

Family Dependency

Table 2 presents the four criterion variables and the six major predictor variables utilized in the remaining analyses. With regard to the predictors, in addition to family intactness and sex of family head, we included four variables that are most frequently listed as major "poverty-linked" characteristics (cf. Ornati, 1966 ; Chillman, 1975): employment; health; age; and race.

Because of the high correlation of occupational activity with occupational status, throughout the remaining analyses we utilize, as an alternative variable, the combined "employment index" (described in Table 1). Further, because age of respondent was seen as less important, in terms of income for these families, than stage in the family life cycle, we take "median age of children" as a proxy for the life cycle variable.⁴ Marital stability is operationalized as sex of family head. Number of adults currently employed is included in the eight-category index of "family type" (see Table 1). The remaining three effector variables are: family intactness; race; and severity of disability of family head.

With the earnings ratio as the criterion variable, the AID configuration, with the six predictor variables, explained 69 percent of the variance in dependency ($R^2 = 0.692$). The employment index, family intactness, and sex

⁴ Age is not a critical variable in this sample. What has been noted previously is that very young family heads and those past age 64 are more likely to be under-or unemployed (cf. Ornati, 1964; Chilman, 1975). These age categories are under represented in the present sample, e.g., included are only 39 families with a head under 30 years of age, and only 48 families with a head 60 years of age or older. Moreover, as we found in analyses of economic dependency, age over 35 appears to be a disadvantage with regard to income whether or not the head is disabled. For these low income family heads, the negative influence of "old age" comes at an early point in life. This appears to be particularly true for the black families in the sample.

TABLE 2.--RANK ORDER OF EXPLANATORY POWER OF PREDICTOR VARIABLES ON FOUR CRITERIA OF FAMILY ECONOMIC STATUS

Predictors	Criteria Variables							
	Earnings Ratio		Gross-Income Ratio		Average Weeks Worked		Average Weeks Public Assistance	
	B ²	Rank	B ²	Rank	B ²	Rank	B ²	Rank
Current Employment Index	.594	1	.425	1	.400	1	.107	1
Family Intactness	.045	2	.075	2	.0062	6	.030	3
Sex of Family Head	.023	3	.005	6	.0064	5	.061	2
Disability of Family Head	.018	4	.007	5	.034	2	DNE	6
Median Age of Children	.012	5	.015	3	.014	3	.006	5
Race	¹ DNE	6	.008	4	.008	4	.007	4
TOTAL	R ² = 0.692		R ² = 0.534		R ² = 0.469		R ² = 0.298	

¹
DNE = DID NOT ENTER (Explains < .005)

of family head can be seen, in Table 2, to explain the largest proportion (a cumulative β^2 of 0.66). Race did not enter the tree (i.e., it could not explain as much as one-half of one percent of the total sum of squares by a single division of the total sample). As we note shortly, this has to do with the high association, in our sample, between race and sex of family head.

In essence, the AID model displays three major patterns in terms of degree of economic dependency. The most well defined track leads to above poverty standard incomes ($E - \text{Ratio} > 1.00$) through a cumulation of the following "advantages:" not disabled, male headed, families with the head currently employed in a more "skilled" occupation. The next branch of the AID tree is more complex. The disadvantages of an unskilled or service occupation, dependents in the home, and severe health disability cumulate to an income of about one-half the 1970 poverty standard for families of their particular sizes. However, even without health problems, the female-headed families in these less skilled jobs categories, have significantly lower mean earnings ($\bar{Y} = 0.67$) than do the male-headed ($\bar{Y} = 0.88$). Finally, the most disadvantaged in the model are simply the currently unemployed, approximately one-half the total sample. With regard to the latter group of families, having no adult member engaged in active employment, we find that the major reason for their unemployment is disability. Almost 50 percent of the unemployed are "somewhat" or "fairly" disabled. Disabilities range from physical impairments (loss of limbs, deformities, etc.) to mental impairments (psychoneurosis, epilepsy, etc.) to chronic disorders (arthritis, diabetes, etc.). Our evidence belies any "workfare" assumption that the head of a family seeking welfare is a healthy, employable male who can work and thus make the family economically independent if only he were provided a job (and, perhaps, trained and motivated).

The fact that employment, occupational status, and health are important explanators of earnings is, of course, well documented and is not our central thesis. Our goal is to determine the manner in which marital/family structural characteristics interact with these individual-based variables. Notable in this sample, for example, is the pressure on females, who are heads of families to work. Among the "severely" disabled, the 25 percent who are currently employed consist totally of women who head their own households.

In general our findings underscore that the earning power of the families in this sample is depressed dramatically from what we would expect from census averages or from prior research. For example, 1970 census reports show the median earned income for blacks was \$6,067. Moreover, Morgan, et al. (1962, p. 196) calculated in terms of an economically heterogeneous sample that the expected value of earning for the heads of "inadequate income" families would be approximately \$2,204. Here the family heads' median earned, yearly income is only \$650. For the employed in our sample, gross yearly income is pulled up (through public assistance, social security, etc.) to about \$4,600, or less than one-half the median earned income of white families in America in 1970, and less than the \$4,860 poverty standard for a family of five (the median size household in the sample). The unemployed, or totally dependent, receive only enough income assistance to raise them to less than one-half the poverty standard.

Turning to the gross income ratio (G-ratio), Table 2 shows that the rank order (in explanatory importance) of only one of the top three explanators changes from that with the earnings ratio as the criterion: median age of children replaces sex of family head in the third rank. Perhaps the major reason that the AID analyses with the earnings - and with the gross income - ratios are so similar is because of the meager differences in earned and gross

incomes for the employed. This is in accordance with the fact that very few poor people have income sources other than wages. As we observe repeatedly, characteristics of the household head explain the greatest amount of variation in the criteria of work and earnings while family characteristics are more important in terms of welfare and gross income. However, these associations are never demonstrated to be independent of one another.

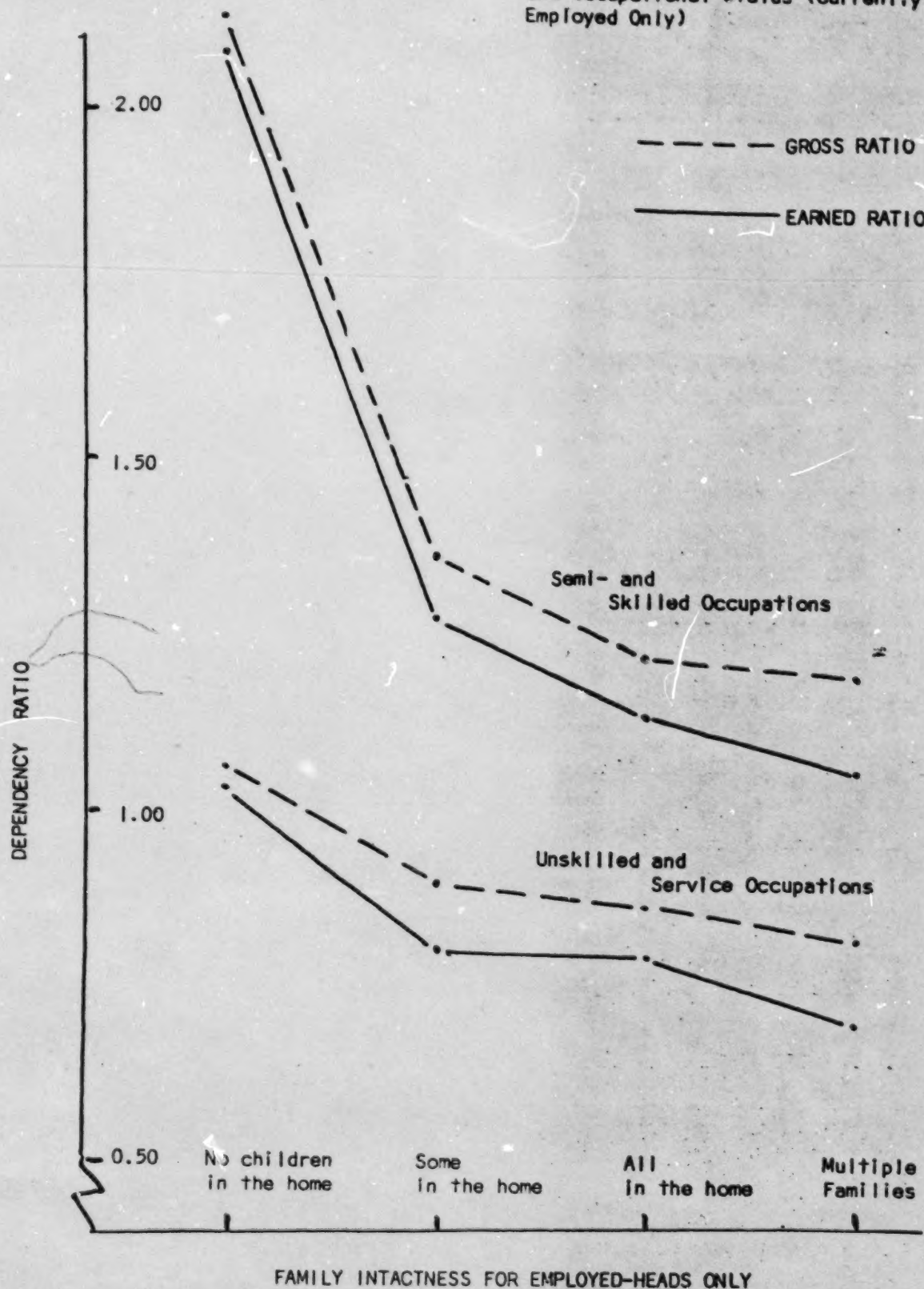
Thus, as we would expect, family intactness explains a higher proportion of the variance in the gross income than in the earnings ratio. The gross income of these welfare clients is assisted to some degree by whether or not they have children living with them whom they cannot support. ⁵ Moreover, the data reveal that greater support accrues to those with younger children. Recalling that number of dependents is actually controlled in the construction of the dependency ratios, the exigencies of simply having some or all of these dependents in the home with regard to the family's degree of dependency (both E- and G- ratios) are shown graphically in Figure 1. In Figure 1, we compare

Figure 1 about here

two categories of occupational status of the family head in terms of family intactness and the two dependency ratios. The curves represent families with at least one adult member currently employed and demonstrate the drop toward economic dependency with increasing levels of family responsibility. The greater the income (which, as can be observed in Figure 1, is highly associated

⁵ Our sample is relatively unique in that it includes one of the few states (West Virginia) where aid is also granted to fathers of dependent children.

Fig. 1 -- Dependency Ratios with Family Intactness and Occupational Status (Currently Employed Only)



with increased occupational status), the more precipitous the drop.⁶ Note the flattening of the curve representing gross income for families headed by workers in unskilled and service occupations. As our data consistently underscore, the public assistance component of gross income appears to wipe out other differences among families. Figure 1 demonstrates this in terms of occupation and family composition; subsequently, we discuss comparable effects with regard to race and sex of family head.

Family Type

Clearly, one of the major ways to escape poverty for these families is to have more than one adult member in the labor force (60 percent of the families who are so characterized are above the poverty standard for their particular family size). Substituting the variable of "number working" (whether two or not two adults) for our usual employment index, resulted in the AID configuration displayed in Figure 2 ($R^2 = 0.467$). Here we observe that

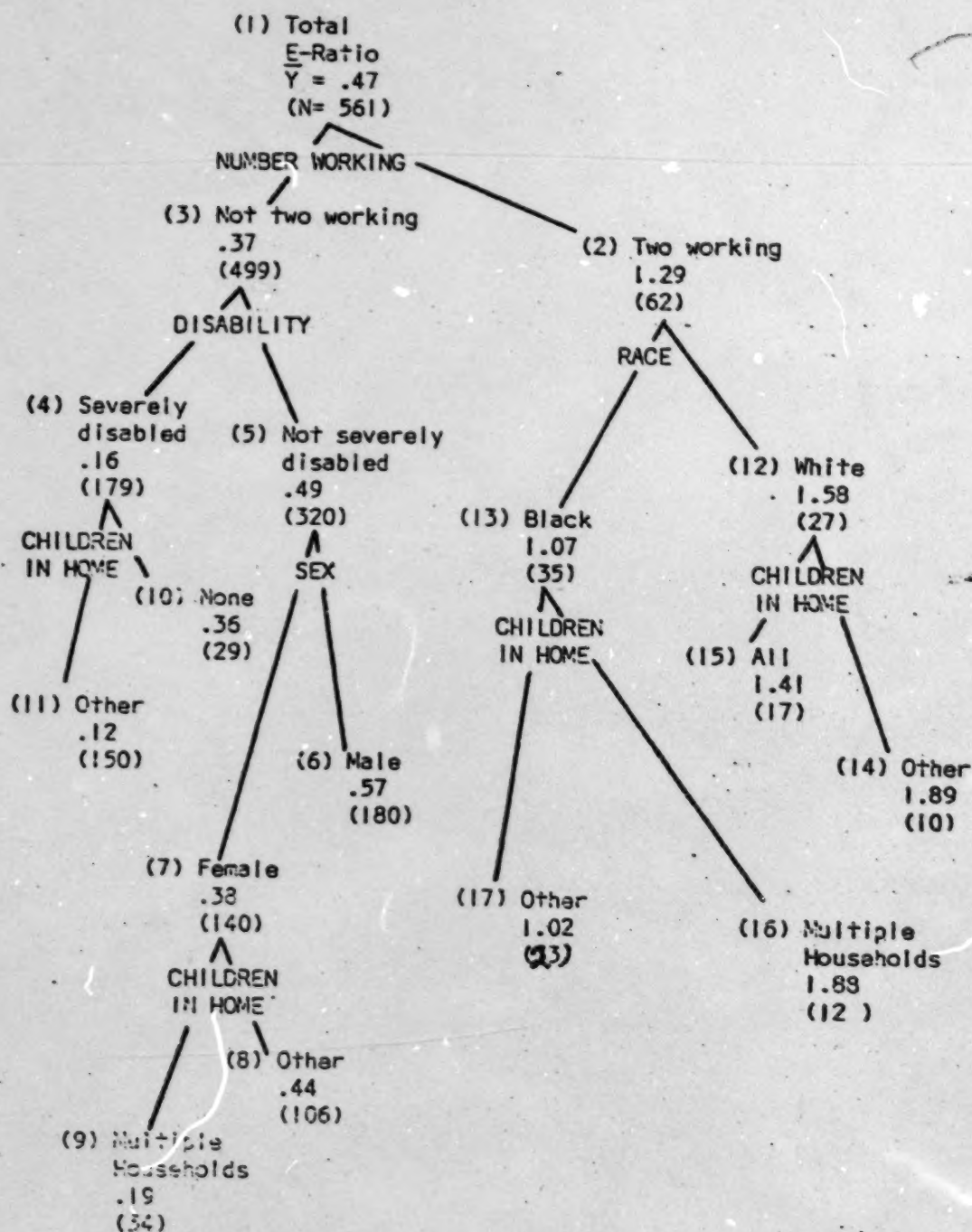
Figure 2 about here

"number working" becomes the major explanator for E-ratio, with "two working" as a decided economic advantage ($\bar{Y} = 1.29$, or above the poverty standard). The greatest disadvantages, the constraints associated with extreme family dependency, are a female-head (group 7 in Figure 2) or a "severely" disabled-head (group 4 in Figure 2).

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In this sample, multiple family living is characteristic primarily of female-headed households (23% as compared to 10% of two-parent households). Further, for the female-headed, this type of family is associated with an income disadvantage while the reverse is true for the two-parent. There are several possible explanations for this. Perhaps the female-headed family moves in with relatives because of her meager income. On the other hand, perhaps multiple-family living (the presence of another adult and, in some cases, additional children in the home) simply represents an increased number of dependents on the female head. For the two-parent family, the latter condition might at least free the wife to be an additional wage earner. For the female-headed, the only advantage such an addition might offer is free child-care.

Fig. 2 -- Dependency (E-Ratio) and Family Characteristics



With regard to these disadvantages, the asymmetry of the sex and disability variables in the tree is an indication of possible interaction effects. A further test for interaction, allowed by the AID program, is to compare observed and expected. If they are in different directions for the categorized groups (i.e., if one group is higher than expected on the criterion variable and the other is lower), this constitutes evidence of interaction. In Table 3 we compare the observed versus the expected E-ratios by sex and disability of family head. Male-heads, with no disability, exhibit a somewhat higher E-ratio (greater financial independence) than would be expected from the mean value of this criterion in the total sample. Conversely, the not disabled, female-heads are definitely lower on the criterion (greater financial dependency) than would be expected from the mean economic situation of the total sample.⁷ The conceptualization of female headship as an economic "disability," in itself, finds consistent support in our data.

On the right-hand, or more economically advantaged, side of the tree in Figure 2. with two adults currently employed (group 2), the major disadvantage concerns race. Each race group further splits in terms of family intactness. Multiple family living is shown here as an advantage for black families with both parents in the work force. We can only speculate that this is a proxy for child care services which allow the wife to pursue steady employment. Next, we examine race and the earnings ratio by disability and sex of family

⁷ The fact that these figures are somewhat reversed for the disabled (i.e., women earn slightly more than expected and men a little less) can, perhaps, be explained by the fact that the women are actually less disabled than their male counterparts. Only 25 percent of the women who head families are "severely" disabled as compared to 37 percent of the men.

TABLE 3.--EXPECTED AND OBSERVED VALUES FOR EARNED-INCOME-RATIO BY SEX AND
DISABILITY OF HOUSEHOLD HEAD*

Sex	Disability		Total
	Disabled	Not Disabled	
Male Headed	35.6-38.3 = -2.7	82.0-78.7 = +3.3	55.4
Female Headed	20.2-14.4 = +5.8	47.7-54.8 = -7.1	31.5
TOTAL	30.3	70.7	

*Observed - Expected = Difference

head as displayed graphically in Figure 3. The flat, approximately parallel,

Figure 3 about here

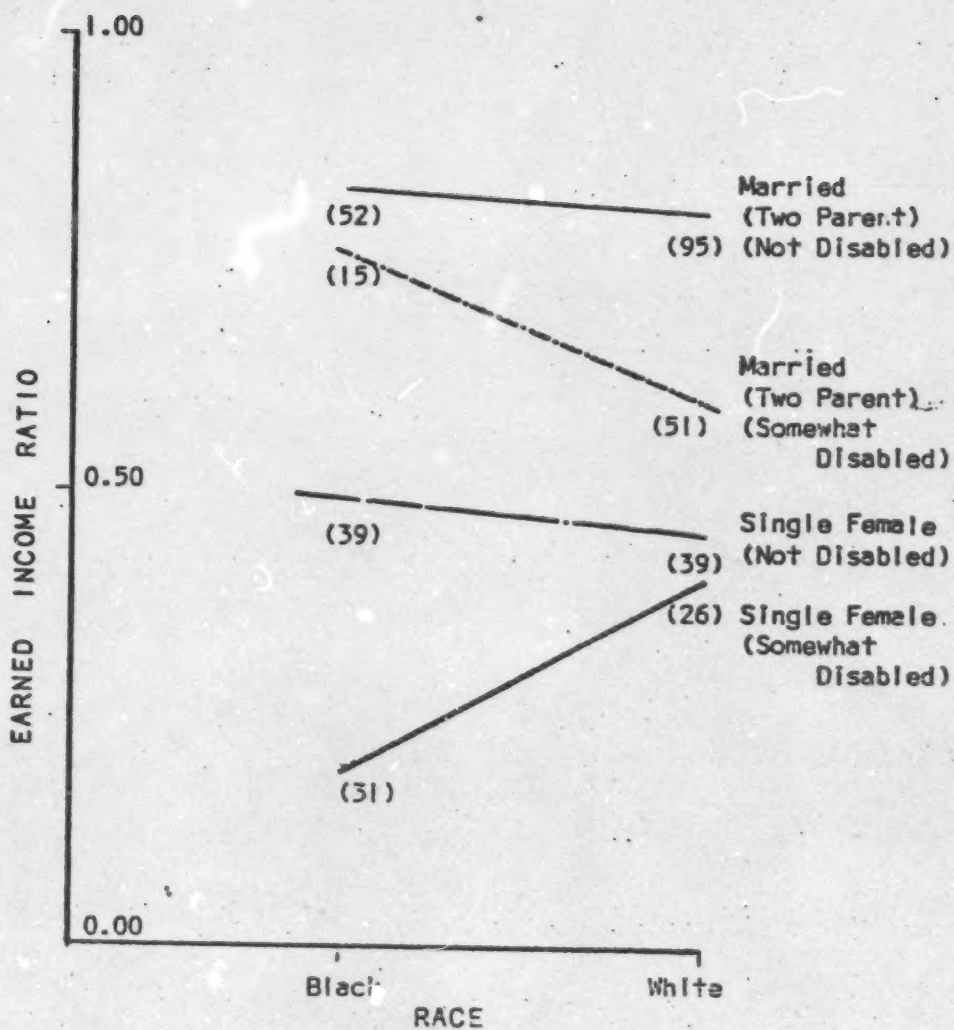
curves, representing the not disabled, witness the higher earned incomes (E-ratio) of male-headed families and the lack of racial differences. What is most striking in Figure 3 is the evidence of interaction shown by the reverse directions of the earnings ratio by race in terms of disability and sex of family head. For the male-head with some disability, white families suffer greater economic dependency than do black.⁸ In fact, black family incomes are only slightly depressed from those they garner with no disability of the family head. This is very likely because, in this sample, the black families have a higher proportion with at least one spouse in the labor market. Just the opposite appears to be the case for the female-headed families. For white females, some disability lowers their earned income (E-ratio) only slightly, but for their black counterparts, earnings relative to family size are drastically reduced. Here is a stark illustration of an outcome of cumulative disadvantages. If, as it is said, "the poor cannot afford to be sick," it is hardly necessary to underscore the critical attenuation of income produced by disability, plus female-headed, plus black.

To examine differences among the male-headed families only, another AID run omitted the female subsample and added the variable of occupational status. The resulting AID tree is very similar to that shown earlier in Figure 2. However, while the black families with two working (group 13 in Figure 2) again split, as before, on family intactness, the white families with two working (group 12) split family heads with semi- and skilled

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We were unable to plot the "severely" disabled in Figure 3 because of the very slight variance by race and sex of this group.

Fig. 3 -- Earned Income Ratio with Race, Sex, and Disability of Family Head



occupational statuses from "other" such statuses. Thus, a higher occupational status of the white male-head, whose wife is also contributing to the family income, raises these families to almost twice ($\bar{Y} = 1.98$) the earnings ratio of the black ($\bar{Y} = 1.07$). Quite probably this is evidence of the repeated assertion that increases in occupational status for blacks (in the small range of such statuses as we encounter in this sample) do not pay off as they do for whites (cf. Siegal, 1965; Cutright, 1971).

In a final, total sample, AID analysis of E-ratio, we substituted the eight-category "family type" variable for "number working" (two-category) and included the previous six effectors. Family type, occupational status, race, and family intactness (in this rank order of importance) were the four variables that entered the AID tree, and explained (a very high) 76 percent of the variance in the earnings ratio ($R^2 = 0.763$). The major differences from the tree shown earlier in Figure 2, are as follows: 1) the first split separates the currently unemployed (a final group, meaning no further splits); 2) the next split separates those families without two working; 3) this group splits again on occupational status; 4) those with service and unskilled occupations split on sex of head, with female-headed more disadvantaged as to the earnings ratio; 5) those with higher occupational ranks split on category six of the family type index. It is this last split that is most intriguing. Here is evidence that two-parent families are not an income panacea unless the male is employed. In the group where wives are actually supporting their husbands and families, we see the lowest earnings ratio ($\bar{Y} = 0.48$) among the employed. Obviously, marital intactness per se is not the answer to economic solvency.

Turning to the final analyses of weeks worked and weeks on public assistance, we again confront the constraints on the family imposed by disability, race, and sex of head.

Work and Welfare

In the present section, we analyze the ability of the predictor variables to account for the longitudinal work and welfare histories of the families in our sample.

Work

Following current employment status, the health status of the family head explains the greatest amount of variance in "average weeks/year" family head has worked (see Table 2). Recalling that fifty percent of the unemployed heads of families in our sample are "severely disabled," this is not surprising. What is surprising, perhaps, is the failure of both sex and race of family head to account for variance in weeks worked.

Regarding sex of the family head, we find that women work as much or more than men do. This indicates, then, that the reason why sex of head is a better predictor of our earnings criterion (E-ratio) than of weeks worked is not that women work less but that they earn less. With respect to race, blacks are observed to have a greater number of average weeks worked than whites have. Black females, furthermore, show the highest work rate in the sample (a median of 21 weeks as compared, for example, to a median of 8 weeks for white males). Among black females who are not disabled, we find an average annual work-rate of approximately fifty weeks/year. In contrast, white female heads who are healthy exhibit a pattern of part-time or intermittent employment. That is, similar to the married black women in our sample, they average 25 weeks of work per year.

Table 2 shows the AID results for the six predictors in explaining average weeks worked.⁹ Three variables were able to explain significant amounts of variance ($R^2 = .469$) in this criterion. These were, in order of importance: current employment status, disability of head, and median age of children. The first division of the sample, in the AID analysis, was caused by employment status. The currently employed ($\bar{Y} = 3.41$ weeks; $N = 218$) then split on disability. Those who are not severely disabled ($\bar{Y} = 36.34$; $N = 171$) then split on median age of children. The family head with older children (over age nine) averaged a greater number of weeks worked ($\bar{Y} = 38.05$; $N = 124$). Interestingly, the severely disabled group who were currently employed ($N = 47$) split on occupational status. Those with service occupations averaged fewer weeks worked ($\bar{Y} = 15.60$; $N = 25$) and split again on sex of family head with females, here, averaging less work ($\bar{Y} = 11.17$; $N = 18$). Examining the splits of the currently unemployed group ($\bar{Y} = 7.81$; $N = 252$), the only positive track (averaging more weeks worked) is as follows: 1) blacks ($\bar{Y} = 11.04$; $N = 97$); 2) with some or all their children in the home ($\bar{Y} = 13.67$; $N = 63$); and 3) with those children having a median age of 1-9 ($\bar{Y} = 21.47$; $N = 20$). Thus, where we see that the presence of young children (particularly of female-heads) actually cuts down on average weeks worked, still their presence in the home (particularly for blacks) pushes the family head to be as continuously in the job market as possible.

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Married females were excluded from this AID run because average weeks work was reported for the respondent only, and we are interested in analyzing this by sex of family head. It is interesting to observe race differences among the married female respondents. Of the married, white females, 62 percent reported no labor market employment since closure as compared to only 17 percent of their black counterparts. Black families require both partners' gainful employment, as we show subsequently, to average earnings similar to whites with only the male working.

Welfare

The six predictor variables were able to explain only twenty-one percent of the variance in our "weeks on welfare" criterion ($R^2 = .2098$), less than for any other criterion variable. The three variables which were able to explain significant amounts of variance are, in order of importance, current employment status, sex of family head, and family intactness (see Table 2). Results from this analysis point to two major conclusions. (1) Among families headed by males, active participation in the labor market is not an alternative to dependence on welfare aid, and (2) among females, more frequent receipt of public assistance funds is not associated with greater family intactness (i.e., keeping the children in the home).

To illustrate, among families with a male head and with some or all of the dependent children at home, the annual dependency rate (on welfare) is 26 weeks/year for families in which the father is currently employed and is only 24 weeks/year for families in which the father is currently unemployed. This finding certainly raises questions about the often-heard assertion that "male employment" would eliminate a family's dependence on welfare aid.

Evidence for the second conclusion is as follows. Among families with an unemployed female head, greater average weeks on welfare is associated with having fewer dependent children in the home rather than more of them. This result seems to contradict the assumption that a major purpose of welfare assistance is to "keep the family intact." At a minimum, it suggests that year round welfare aid is insufficient to enable families headed by a lone female to maintain the children in the home.

In an attempt to explain the latter result, we examined the relationship between family intactness and weeks on welfare for each race/sex category. This revealed that white females were primarily responsible for the foregoing

results. That is, in families headed by a white female, if there are no dependents in the home, the family tends to receive little to no welfare each year; however, if dependents are present, the family tends to remain on welfare year round. Among black female-headed families and among white male-headed families, no association was observed between family intactness and annual dependence on welfare aid.

In an attempt to better understand our "weeks on welfare" criterion, we examined its relationship to "weeks worked." Both of these are longitudinal measures, yet we found them to be only weakly associated (Gamma = $-.27$).¹⁰ Postulating that health status (disability) of the family head might be suppressing this relationship, we held it constant. With disability controlled, the association between weeks on welfare and weeks worked changed significantly only for the "fairly disabled," a group which include, primarily, female heads of families. For this group, the association reduced to zero. This suggests that, in the present sample, female heads of families find it necessary to simultaneously work and receive welfare aid in order to support their families.

Further examination of the relationship of weeks on welfare to weeks worked indicates that it is primarily the black females who head families who both work and receive welfare year-round. These women work more weeks per year than any other race/sex group (a median of 21 weeks per year compared to 16 for black males, 8 for white males, and 6 for white females) and they simultaneously receive welfare aid a greater number of weeks (a mean of 44 weeks versus 34 for white females, 12 for black males, and 10 for white males).

¹⁰

Families on welfare gross considerably less annual income than do families with an employed head. Income for families receiving welfare ranged from a low of \$1,307 per year to a high of \$3,313. Certainly, we found no evidence of families getting "rich" on welfare.

We conclude, then, that black women who head families must be unable to command high enough wages to become ineligible for public assistance. But, nevertheless, they persist in working.

The evidence thus far points us to the conclusion that dependence on welfare aid is highly related to characteristics of the family (rather than to characteristics of its individual members). We were still concerned with the fact that our six effector variables explained less of this criterion than of any of the others. Recalling that both the earnings and the gross income ratios actually control for family size, we ran several final AID analyses with "number of children under 18 years of age" as an additional predictor of AV.P.A. With this seventh predictor in the AID analysis, we raise R^2 from 0.21 to 0.36. However, the first splits in the AID tree are again on employment and sex of head. Therefore, we ran separate AID analyses for male and female family heads. In the male subsample, employment, occupational status, and family intactness remain the most important explanators with race also significantly entering the tree ($R^2 = 0.030$). One of the more interesting findings is that for black males, number of children competes with family intactness in raising AV. P.A. This is specified by occupational status. Black males with only service type jobs exhibit a profile very like the more disadvantaged female-heads (discussed above). Their AV. P.A. is higher when they are supporting only "some" of their dependents. The most plausible interpretation is that their low job earnings influence both their higher AV. P.A. and their family instability. On the other hand, for black males with higher occupational statuses (and current employment) it is the number of dependents they must support that raises AV. P.A.: i.e., fewer children, less AV. P.A. In this case job earnings are apparently adequate up to a point, but there is insufficient income to support over six dependents without

public assistance, i.e., they become eligible for P.A.

It is with the female-headed families that we find the most clear cut explanation of need for public assistance. The first split, in the AID configuration, is not on employment (as it has been consistently in all of our previous analyses) but on number of dependents ($R^2 = 0.419$). The split is simply between having one child (who is living with them) and having more than one. Let us discuss these two groups separately. The female-heads with only one child ($N = 59$), if they are also currently employed ($N = 29$)¹¹ manage to support their families with an AV. P.A. of only 3-15 weeks per year. The most disadvantaged, at the opposite extreme, are female-heads with two or more children, currently unemployed, and children under age 14 ($\bar{Y} = 45$; $N = 43$). A recurrent finding is that family intactness appears to vary for male-headed families only (as evidenced by the fact that it does not even enter the female subsample analysis). By fiat or by choice, women tend to keep their children even when they cannot or do not keep their spouses.

We can compare the relative importance of number of children for male and female headed families, in terms both of employment and AV. P.A., in Figure 4.

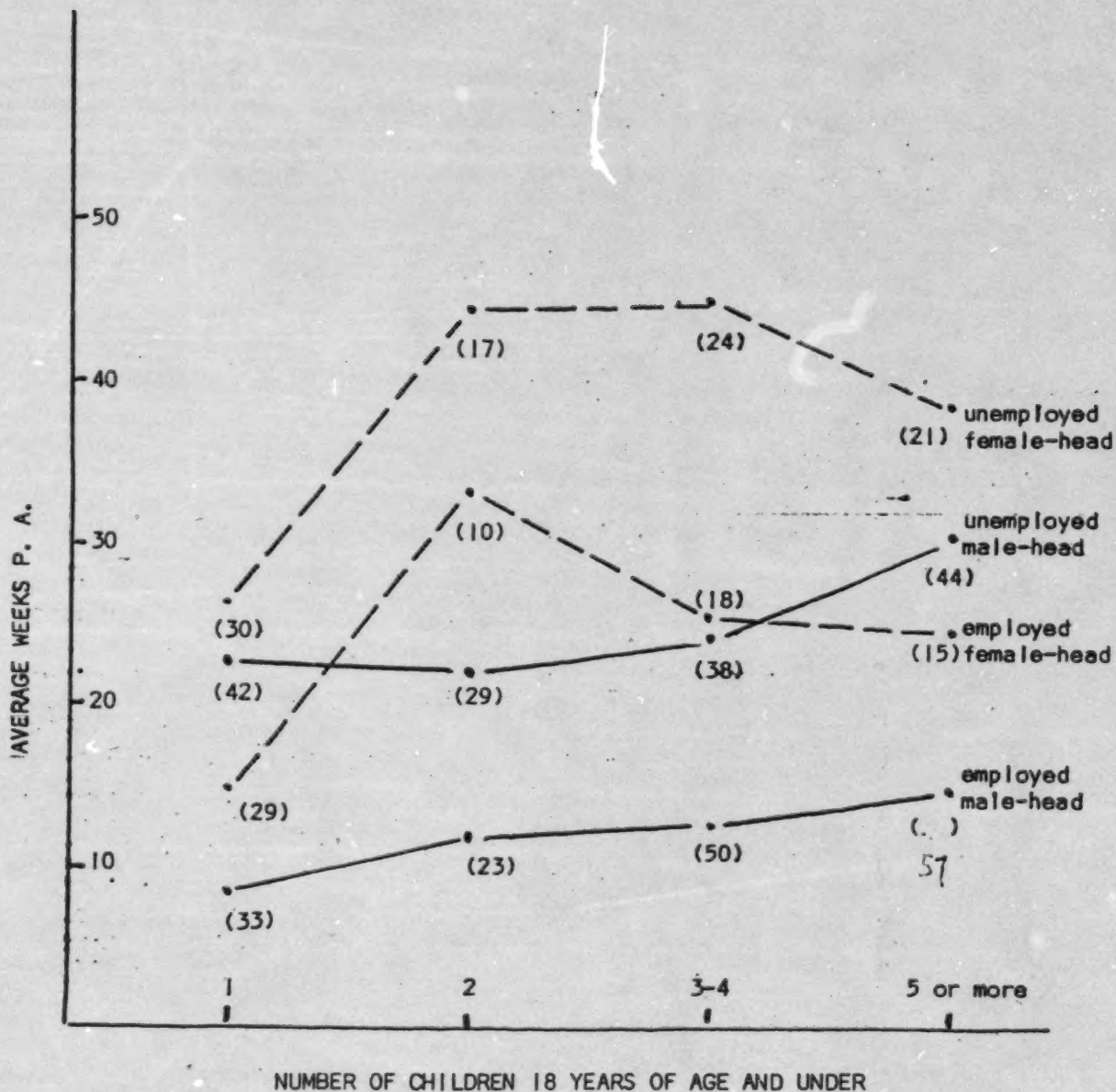
Figure 4 about here

First we can see that unemployment is associated with higher AV. P.A., but this is more clear cut for the male than for the female-headed families. Next we note the much greater importance, for the female-head, of the number of children she has to support. Number of children explains 16 percent of the variation in Av. P.A. for the females and slightly less than 3 percent for the males. For the unemployed, male-heads the sharpest rise in Av. P.A.

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The occupations of 23 of these 29 female-heads are in the service or unskilled categories.

Fig. 4 -- Average Weeks on Public Assistance with Number of Children under 18, Employment, and Sex of Family Head



occurs when number of children increases from three to five or over. However, for the female-heads, as underscored above, the rise occurs with any increase over one child whether the head is or is not currently employed. The unemployed female heads are fairly evenly divided as to race, have younger children (55% have children between the ages of 1-9), and the largest proportion (45%) have all of their children living with them. In contrast, the employed female heads are primarily black (N = 30 black, 13 white), have older children (70% have children between the ages of 10-18), and the smallest proportion (17%) have all of their children living with them. In essence, for the female-heads, unemployment takes its toll in higher AV. P.A., but employment is facilitated, apparently, by a lighter family burden. The noticeable drop in AV. P.A. (even though based on small numbers, it appears for both employed and unemployed female heads) with larger numbers of children, we interpret as possibly due to income contribution of one or several of the older children. We hesitate to speculate on what appears to be the obvious policy implication here: the need for adequate, cost-free, child-care facilities.

CONCLUSIONS

Poverty obviously has many faces. The evidence presented here dramatizes the fact that economic dependency is not a simple, predictable outcome from what happens to one particular type of family due to some single family characteristic or event. The data from this sample fully exemplify the complexities of the way in which family standards of living interrelate with other family characteristics as well as with earned income. Families with two spouses who work, no dependent children in the home, and no severe health problems, are clearly in a different position from families who are in the reverse situation.

By both aggregating and delineating the variables traditionally associated with economic dependency, a number of conclusions have been reached. One recurrent finding is that the marital status of the family head conditions the relationship between family composition and economic dependency. A related point is that marital status is not such a straightforward structural family variable as it has been commonly treated; that is, its effects are likewise conditioned by sex of the family head, whether one or two of the spouses (and whether husband or wife) are employed, and whether the family head is physically or mentally disabled. At a minimum our findings urge caution on researchers who take "marital status" as a universally understood and significant indicator of family stability or as simply a consequence of family income.

Moreover the evidence presented here with regard to race does not consistently parallel the literature concerned with black-white family comparisons. A number of previous studies have utilized samples with disproportionately more whites than blacks and with a broad range of family incomes. With the present sample, which is homogeneously low income and relatively equivalent in its representation of black and white families, we observe important interaction effects of race, sex, and disability of family head in terms of income. What our findings suggest is that these low income families are precariously balanced between economic dependence and independence. A further disadvantage of being nonwhite pressures both spouses into the labor market to attain what an equivalent white family earns with only the husband employed. But, if such a white husband accrues a corresponding disadvantage of physical disability, the white balance is tipped toward dependency. Finally, if all the disadvantages cumulate on a single-parent heading a household (race, disability, and no partner), the balance is lost and the result, most probable, is chronic dependency.

We have presented evidence that work is not the solution to welfare. Our analyses suggest that only for white, nondisabled, married males might intensive work programs result in less reliance on public assistance. This is not to deny that low income blacks and white female heads of families are in need of job skill upgrading and increased employment opportunities. It is, however, to give full recognizance to the fact that policy geared only to put welfare recipients to work is not a governmental money saving solution. There is incontestable evidence, from our sample as well as other data (cf. Cox, 1970), that, given the present social structure, there is only one track of cumulative characteristics that leads a female-head to above poverty standard earnings for her family: early middle-age; thus, older children; less than two children; good physical and mental health; some education beyond high school (preferably college); a skilled occupation; and current year-round employment. It is hardly necessary to point out that only 19 of the 277 females in our sample meet the minimum of these qualifications.

Our point is simply that past efforts to alleviate poverty have been simplistic and overly focused on individual characteristics. Without further belaboring the point, the data presented in this study should alert the future research/policy investigator to the dangers of making interpretations of the marital/family viability and economic dependency relationship that are based only upon analyses of male jobs and earnings. The recognition is long overdue that poverty derives from and has consequences for the family: parent or parents with children. It appears essential that the major foci shift to characteristics of employment, sources of income, and possibilities of home and family maintenance for female-headed households: the most disadvantaged, in the low-income sector, and the most seriously threatened by the current crisis in the national economy.

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